

Becoming a Millionaire God's Way

Getting Money to you, not from you

Dr. C. Thomas Anderson

Foreword by Robert T. Kiyosaki

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Foreword

I did not like the church my family attended. While the minister and the congregation were very nice people, there was always an underlying feeling that money and the desiring of money was evil. If you wanted to be rich and financially free, you were made to feel guilty for those feelings, and I wanted to be rich and I began to feel very guilty. Personally I had no problem with the rest of the teachings of the church, but it was that imposed guilt about money and the love of money that I simply could not accept.

My poor dad tended to agree with our church's point of view on money. Maybe that is why he did not mind being a member of that church. My rich dad did not go to the same church and he taught me a different point of view about money and God. He said, "Money is not evil . . . but being a slave to money is. Due to lack of financial education at home, at school, and in church, most people become slaves to money, allowing money to dictate the limits of their lives. Instead of becoming a slave to money, a little financial education could make you a master of money." Rich dad did not believe that money was evil or that money had the power to cause people to become evil. Instead he said, "Money does not corrupt you. Money only reveals to you who you really are. If you are greedy at the core, more money will only make you greedier. If you are cheap, more money will only make you cheaper. If you are a crook, more money will only make you more of a crook. If you are generous, more money will only make you more generous. If you are poor, more money will only make you poorer. (Which is why most lottery winners are

soon broke.) If you are a fool, more money will only make you a bigger fool. And if you are a master of money, your money will grow and prosper yourself as well as those around you because your money is doing God's work." So rather than growing up feeling guilty about my desire to be wealthy, I learned from my rich dad how to be a master of money and how to use my labor and my money to do God's work. Today, I continue to be friends with the families that attended my family church . . . the church I did not like. Today, I notice that many of my friends continue to have the same feeling of guilt, and the fear that the desire for great wealth will corrupt them. Instead of learning to be the masters of money, they seem to have become slaves to money, working hard, burdened with debt, and letting money tell them what they can and cannot afford.

A mother of a friend I went to Sunday School with even said to me, "Robert, we are not like you. We did not sell our souls for money." She went on to say "Our souls are purer than yours because we have not given in to the temptations that money brings." Needless to say, it hurt to be condemned by my friend's mom for becoming rich.

My rich dad taught me differently. He said, "Just because a person is rich does not mean they sold their soul for money. You can become rich without selling your soul. In fact, if the truth be known, there are more poor and middle class people who sell their souls for money . . . working at jobs that kill their spirit, and they never become rich." Continuing on he said, "Money is just money. Money in itself is not good or evil. It is how we acquire our money and what we do with that money that reflects back to us if we are good, evil, greedy, crooked, foolish, ignorant, or masters of money. It is very possible to become rich doing God's work and many people do become rich in that way . . . and never

sell their souls. Just because a person is rich does not mean they are evil, crooked, or greedy."

After Rich Dad Poor Dad was published, I was completely surprised by the number of churches and religious leaders who came forth to thank me for my book. I was even more surprised when I heard that a few preachers were actually quoting from my book during their sermons. I began to realize how much I had been affected by my religious teachings, even though I thought I wasn't. I realized that I did feel guilty and I did believe that all churches were against people becoming wealthy. I had carried that guilt for years. I realized that my eyes were closed and I did not see that there were other religious leaders who were not teaching people to believe that money was evil and instead were teaching people to be masters or good stewards of money.

Because of religious leaders like Tom Anderson, my eyes are now open and I now realize that there are rich preachers and poor preachers, rich churches and poor churches. Reverend Tom Anderson was one of the first religious leaders to contact me after my book came out. He is also the first preacher to ever ask me to speak to his church. I doubt if my church back in Hawaii would ever ask me to speak because my message about God and money would probably not fit theirs. So it is an honor to write this foreword for Reverend Tom's book. Now, I did not choose to write this foreword because Reverend Tom uses my book or asked me to speak to his church. I write this foreword because of who Tom Anderson really is. I would never endorse a book written by someone who was not real . . . and Reverend Tom is real. I personally know that Reverend Tom practices what he preaches . . . and in today's world, that is rare. Tom Anderson teaches his congregation to be masters of money and he too is a master of money. He is spiritually and financially a rich and generous person. He does not condemn others for being rich.

He does not blind people to the power of money. He does not keep people ignorant about the power of money with feelings of guilt. He does not encourage his people to be cheap. Instead he strongly encourages them to be generous. Instead of condemning money, he teaches his people to use the power of money in their favor, not against them. When it comes to money, Reverend Tom Anderson walks his talk and he practices what he preaches . . . and that is the highest acknowledgment I can give anyone.

Robert T. Kiyosaki



The average man
has quit dreaming
of having enough mon-
ey to last him
the rest of his life.
He'd settle for enough
to last him the
rest of the month.

1 Get a Grip

The first step in achieving wealth is to answer a simple question. “Where am I right now?” This may prove a little disconcerting but it is important for two reasons. First of all, most people are nowhere near the financial position they ought to be. Don’t be concerned about that but be concerned. In other words, don’t let it make you throw up your hands in despair and give up. Instead, let this knowledge inspire you to make some changes. Be concerned in the sense that you know you have some work to do. Get a grip. That means bringing your finances under control so that you can do something with them.

Secondly, and more importantly, if you don’t know where you are, then you don’t know where you need to start. Most people don’t even know how much money they have in their checkbook, much less where it is going. Many don’t even know how to balance their checkbook. You have to find out where you are starting from.

To begin this process you need to establish your net worth. This is a simple matter of listing all of your assets and how much they are worth. If you converted everything you own into cash, how much would you have? You need to be very objective in this task in order to get an accurate picture. An inflated and unrealistic appraisal of your assets might make you feel good about yourself but it won’t help you get to the goal of becoming wealthy. Be objective and be realistic.

For example, if you bought a refrigerator for \$1,000 one month ago you cannot count it as a \$1,000 asset today. If you try to sell it you might only get \$300 for it, so in reality it is a \$300 dollar asset. If you are making payments on it and you still owe

\$500, then it won’t even count for an asset.

Determine how much equity you have in your house, your furniture, your car in short, everything you own. When you add it all together, this is your net worth.

If you want to be a
millionaire tomorrow,
you must start thinking
like a millionaire today.

Next, you can determine what your net worth should be at this point in your life. Take your taxable income for the last year and multiply it by your age. If you are computing these numbers for a husband and wife

together you can use either person’s age but you will be better using the older one.

Divide that number by ten and you will have the amount your net worth should be at this point in your life. By subtracting your actual net worth you can see how far off you are.

If you are like most people, you will be way below your potential. Some are starting even but most are way behind. Even if you are behind, you now have a goal to work toward. Keep in mind that this number is only a guideline. Don’t let it become a limit. There is no reason you can’t achieve hundreds of times that amount.

The next question is, “Now that I know where I am, how did I get here?” This is the focus of the rest of the chapter. It is not an accident of fate that you are where you are. It is the result of a combination of decisions you have made along the way and if you do not change the choices you made in the past, you will end up in the same place in the future. If you are not satisfied with where you are, then you must change some things or the

same patterns will continue. Proverbs says it very simply.

For as a man thinks in his heart, so is he.
(Proverbs 23:7)

Ultimately your thoughts from yesterday put you where you are today. If you are in poverty today it is because you thought poverty yesterday. If you want to be a millionaire tomorrow, you must start thinking like a millionaire today.

How does a millionaire think? A millionaire who loses all his money will begin immediately to look for ways to make it all back again. His first thought is of where he can invest. A millionaire who goes broke today will earn it back many times over. We hear about the one who lost all his money in the stock market and jumped out of a window, but we don't hear about the dozens, even hundreds, who make it all back the next day or the next week. A millionaire thinks of how much he will make, not how much he lost.

Home Environments

Knowing where you came from will help you make some changes. The bad thought patterns that you have today are really habitual. You have had them for so long that you may think of them as natural but you weren't just born with them. You learned them somewhere, mainly from your parents, your family and your experiences. They began in childhood and they have influenced the choices you have made in your life and even the kind of work you have looked for.

For our study we will identify six types of childhood homes or home environments that have affected many people adversely. Most of us can find ourselves in one of these descriptions.

1) Controlling: If you grew up in a controlling home, you were probably not allowed to do anything for yourself. Controlling parents won't let children dress themselves, feed themselves or do anything for themselves. By the time they are in school they often can't tie their own shoes or even butter their own bread. They have never learned to take on responsibility and they will generally feel that they can't. Their parents always did it for them. These children will shirk responsibility for the rest of their lives. They can't make decisions because they were never allowed to make decisions. They avoid any kind of job that carries much responsibility with it. They will believe and will say, "I can't do it. I don't know how."

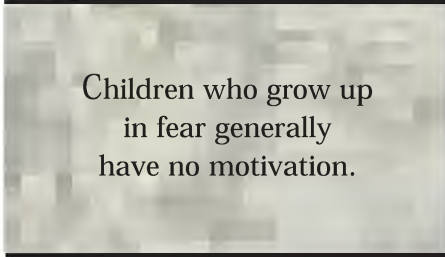
Parents who are controlling in this way usually gain a sense of self-value by taking care of their children, making them feel like they are doing something useful and self-sacrificing. Unfortunately, they also limit their children's ability to take on the kind of responsibility necessary to excel in life.

2) Fear-Based: A similar type of home is that based on fear. Children who grow up in fear generally have no motivation. They are afraid to do anything or try anything that might result

in failure. They don't make decisions because they are afraid of making the wrong decision.

Children need to learn responsibility for themselves at an early age. We have two sons, Scot and Jason. By the

time they were two and three months old, I was standing them up and holding them so they could do leg lifts, strengthening their



Children who grow up
in fear generally
have no motivation.

muscles. By the time they were seven months old, they were walking. At two they were tying their own shoes and dressing themselves. Sometimes the clothes were on backwards and their shoes were on the wrong feet but they were trained to take on the challenge without fear. At an early age they were responsible for themselves.

We never had a problem getting them to go to bed. We trained them to know that when it was bed time, they went. They never argued. Even if we didn't tell them, when it was time, they went. We never had to get them up for school. They got up and went. We never had to get them up to go to college. They got up and went. We never had to get them up to go to work. They got up and went.

Today they carry a great amount of responsibility. They virtually run Living Word Bible Church. They are not overwhelmed by responsibility. Rather they are excited about it. They seek it out. I'm not bragging. I'm giving you an example of how critical it is that children learn to be responsible for themselves at an early age. It has a tremendous impact on their future.

3) Insecure: A third type of childhood environment is the insecure home. This often occurs in homes where there is divorce or separation. Money becomes a problem and the parents keep telling the kids over and over how bad things are. The children learn to worry about having enough, something that kids would probably not even notice if they weren't told repeatedly. By the time they are adults they are constantly striving to gain a little security. If they can just get a few dollars in the bank, just make enough money to get by, just have a secure job that will give them a small retirement then they'll be okay. They spend their whole lives trying to be secure and never learn to take any

risks. They are never able to operate in faith because they can't step out of that security into the uncertainty of the unfamiliar.

Gaining great wealth requires taking some risks. As you become financially literate you will avoid taking foolish risks, but no investment is a sure thing. There is always some risk. In 1806 Napoleon said, "Glory can only be won where there is danger." Those who seek security find it very difficult to become truly wealthy.

4) Abusive: Some grew up in homes where there was abuse physical, sexual or emotional. The message perceived by the abused child is that he has no value. Such children often turn to drugs, alcohol or tobacco anything that abuses their bodies. They rebel against social norms and have a very difficult time believing that they could ever amount to anything important enough to actually fit into society. They can't accumulate wealth because everything they gain is squandered in self-abuse, which deep down they believe they deserve. They just don't fit in.

5) Performance-based: A fifth type of home is based on performance. You were only loved if you did your job well. Children raised in this environment are always trying to please others such as their parents, their teachers, their employers everybody. I love to hire these people. They always work very hard. But they never learn to respect those that they are trying to please. They never learn to build. They also never take risks because they are afraid of failure. If they make an investment and it is not successful, they believe they won't be loved anymore.

6) Hyper-responsible: A sixth problem is the home where children are given too much responsibility at an early age. We already talked about the importance of training children to take on responsibility for themselves. The problem comes when they are forced to become responsible for others at too early an